EXHIBIT Q

Phone Call Transcription

Recording

Date & Time: September 7th, 2017

Duration: 6 minutes

Subject: Cancellation of Upcoming Payments

Participants: (S) BK Billing Representative

(M) Savannah Hazlett

Legality: Yes - All participants are within the state of Utah

Audio: Original File

Transcription

Transcriptionist: Ivonne Uribe (not a certified transcriptionist)

Transcript Style: Clean Transcription

System: [...] or calling from an attorney's office, please press 3 for all other questions, please press 0, thank you for calling BK Billing.

This call is being recorded for quality and --

S: BK billing

M: Yeah, I am calling for my husband's account

S: okay, what is the last name?

M: Hazlett, HAZLETT

S: alright, and the can I just have you verify that phone number to start with.

M: Yeah, (801) 376-1638

S: Thank you, How about the physical address?

M: It is 570 W 800 N Pleasant Grove Utah 84062

S: Okay, perfect and can you verify what can I help out with?

M: Yeah, I just need to know what is the remaining balance?

S: right now I see \$1,800 out of \$2,400, looks like \$600 is the remaining balance, but it looks like you got rescheduled the remaining and got you down on September 19th and October 31st and November 20th would be your last payment as long as all go through ahead

M: okay, I'm sorry, I am going to need to cancel any payments into further notice

S: What do you mean?

M: I just need to like cancel, like the ones that are scheduled to be paid

S: Cause normally we can't, we can't cancel your payments unless the attorneys tell us, so tell me what is going on? Why you want? Why?

M: I am just in a tight spot am, and just can't really afford it right now, so I just need to cancel until further notice

S: Okay, if that is the case you are going to need to reach out to Capstone law and have them contact us, because we don't have a way that ends your contract that you guys signed and we have to keep you on a schedule, specifically they gave us the ok that we can push it out days for a month or 2 you know we can do something like that am, but I don't have a way to just cancel your payments and just keep in mind that if you don't pay, you can affect your credit reporting every month and specifically there can be additional fees if you are not making at least a payment monthly

M: okay

S: Do you have the number of Capstone law?

M: Ahm, yeah would you like sue us?

S: I am not a legal representative to stay that it would be the case, but I know that if it goes to collection then yes that could be the case if there is something cause you are so close to being done. Is there any way that you could work something out? or you can just make small payments monthly and just spread it out longer or

M: No, that is okay, I'll call Capstone and get it figured out

S: okay, I will recommend that at this point and then just tell them to contact us and let us know. Oka?

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M: okay, thank you

S: Thanks, bye bye

M: bye